

**UNITED STATES DISTRICT COURT
FOR THE
EASTERN DISTRICT OF PENNSYLVANIA**

WILLIAM F. WALKER,
Plaintiff

v.

NCO FINANCIAL SYSTEMS, INC.,
Defendant

Civil Action No.: 10-3907

CERTIFICATION OF NICHOLAS BONTRAGER

I, Nicholas Bontrager, certify the following to be true and correct:

1. I am an associate attorney at Krohn & Moss concentrating my practice in the area of consumer protection and the Fair Debt Collection Practices Act (FDCPA) and similar California statutes.

2. I received my Juris Doctor from the University of La Verne College of Law and my Bachelor of Arts from the University of California, Santa Barbara.

3. During law school, I received Dean's List honors and also participated in the Moot Court Honors program, where he received both Second Place Oralist and Semi-Final Team honors.

4. I am licensed to practice in California and I am admitted in all Federal District Courts in California, the District of Colorado, the Northern District of Florida and the Southern District of Illinois.



5. I have represented hundreds of consumers who have been abused and harassed by debt collectors and I am involved in all aspects of litigation.

6. In 2009 I represented approximately 300 consumers in Federal Court in FDCPA matters.

7. Prior to joining Krohn & Moss, I was employed as an attorney at the Law Offices of Robert L. Buchler, where I focused primarily on consumer bankruptcy.

8. Counsel for Plaintiff has asked me to review the time submitted for this case and I find that the time incurred by Plaintiff's counsel is reasonable given the complexity of the issues presented and research necessary to initiate and prosecute the Plaintiff's claim.

9. Based upon my observations, experience and research into the current rates for consumer lawyers within the community, the hourly rates requested by Kimmel & Silverman, P.C. are commensurate with experience and in accord with the prevailing rates for consumer lawyers practicing under the FDCPA in the legal community.

I declare under penalty of perjury under the laws of the State of Pennsylvania that the foregoing is true and correct.

/s/ Nicholas Bontrager
Nicholas Bontrager
Krohn & Moss

Dated: September 28, 2010